

In re:	:	Case No. 19-24312-GLT
	:	
KAREN LEE GOLIK,	:	Chapter 13
	:	
Debtor.	:	Related to Dkt. No. 23
	:	

ORDER CONDITIONALLY GRANTING STAY RELIEF

This matter came before the Court upon the consideration of a *Motion for Relief from the Automatic Stay* [Dkt. No. 23] filed by Reverse Mortgage Solutions, Inc. as attorney in fact for creditor Bank of America, N.A., and the response filed by the Debtor in opposition. After a hearing on January 15, 2020, and for the reasons stated on the record, it is hereby **ORDERED, ADJUDGED, and DECREED** that:

1. Bank of America, N.A. is granted relief from the automatic stay with respect to the real property at 1321 Jeffrey Drive Irwin, PA 15642, on a conditional basis as provided herein. This relief, however, is stayed for so long as the Debtor makes monthly plan payments to the chapter 13 trustee in an amount sufficient to render a disbursement to Bank of America in an amount not less than \$500 per month
2. Beginning with her January 2020 payment, the Debtor shall submit plan payments to the chapter 13 trustee of no less than \$659.44 each month pending further Court Order.
3. To facilitate the submission of prompt and regular adequate protection payments on account of Bank of America's secured claim, the chapter 13 trustee is authorized and directed to make monthly disbursements to Bank of America of \$500 from available funds in the bankruptcy estate.

4. In the event the Debtor fails to make timely payments to the chapter 13 trustee as required, and such default continues for more than 60 days, the stay described in paragraph 1 of this *Order* shall be vacated (without further notice or hearing) on the sixth business day following the filing of an affidavit of default by Bank of America. The affidavit of default shall contain a statement of default as supported by Bank of America's own records as well as the records of the chapter 13 trustee.

5. The affidavit of default procedure described in paragraph 4 shall remain in effect pending confirmation of a chapter 13 plan. Upon entry of a final and nonappealable confirmation order, the conditional relief provided under this *Order* shall vitiate.

6. Bank of America shall serve a copy of this *Order* on the Debtor, Debtor's counsel, the chapter 13 trustee, and the United States Trustee, and shall file a certificate of service within three business days.

Dated: January 16, 2020



GREGORY L. TADDONIO
UNITED STATES BANKRUPTCY JUDGE

Case administrator to mail to:
Debtor
Debtor's Counsel
Keri Ebeck, Esq.
Ronda Winnecour, Esq.
Office of the U.S. Trustee

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Karen Lee Golik
Debtor

Case No. 19-24312-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
Form ID: pdf900

Page 1 of 1
Total Noticed: 2

Date Rcvd: Jan 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2020.

db +Karen Lee Golik, 1321 Jeffrey Drive, Irwin, PA 15642-1417
+Keri Ebeck, Esq., Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower,
Pittsburgh, PA 15219-1945

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2020 at the address(es) listed below:

David A. Colecchia on behalf of Debtor Karen Lee Golik colecchia542@comcast.net,
dcolecchia@my-lawyers.us;jmonroe@my-lawyers.us;sshipley@my-lawyers.us;rjuliano@my-lawyers.us;ekud
lock@my-lawyers.us
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana
Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust
bkgroup@kmlawgroup.com
Justin P. Schantz on behalf of Debtor Karen Lee Golik jschantz@my-lawyers.us,
colecchia542@comcast.net;office@my-lawyers.us;sshipley@my-lawyers.us;jmonroe@my-lawyers.us;rjulia
no@my-lawyers.us;ekudlock@my-lawyers.us
Kevin M BATTERY on behalf of Creditor Bank of America, N.A. kbattery@rascrane.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6